Case 5:12-cv-00012-D Document 1-1 Filed 01/03/12 Pa

D3/12 Page 1 of 3 FILED IN THE DISTRICT COURT OKLAHOMA COUNTY OFF A

	RT OF OKLAHOMA COUNTY PATRICIA PRESLEY, COURT CLERK by
JANET MCDONALD Plaintiff, v.	Case No
AMERICAN GENERAL LIFE INSURANCE COMPANY	E))
Defendant.	

PETITION

COMES NOW the Plaintiff, Janet McDonald and for her Petition against Defendant American General Life Insurance Company ("American General" and/or "Defendant"), states and alleges as follows:

- 1. Plaintiff Janet McDonald is a resident of Oklahoma County, Oklahoma.
- 2. Defendant American General is a foreign insurance company incorporated in the state of Texas with its headquarters in Houston, Texas and which maintains its principal place of business in a state other than Oklahoma. American General is licensed to do business in the State of Oklahoma.
- 3. Venue is proper in Oklahoma County pursuant to 12 Okla. Stat. § 137 and Okla. Const. art. 9 § 43.
- 4. Plaintiff Janet McDonald is the beneficiary of a life insurance policy issued by American General and covering the life of Roland McDonald ("Policy"). All premiums for all times material hereto have been paid to and accepted by American General.
 - 5. Roland McDonald died on July 5, 2011.

Case 5:12-cv-00012-D Document 1-1 Filed 01/03/12 Page 2 of 3

6. Plaintiff has presented a claim for the proceeds of the Policy following Mr.

McDonald's death. Defendant, however, has failed and refused to honor the Policy and make

payment pursuant to the Policy.

7. American General has breached the contractual terms of the Policy by failing to

make payment pursuant to the Policy following Mr. McDonald's death

8. American General was required to act in good faith and to deal fairly with Ms.

McDonald with respect to her claim for benefits under the Policy, but American General

breached its duty of good faith and fair dealing by refusing to process her claim and pay same

pursuant to the Policy.

9. Ms McDonald has been injured as a direct and proximate result of American

General's breach of the Policy provisions and bad faith refusal to honor the Policy.

10. American General has acted intentionally and with malice and is guilty of reckless

disregard for Plaintiff's rights, thereby entitling Plaintiff to recover punitive damages.

WHEREFORE, Plaintiff prays for judgment against Defendant, in an amount in excess of

\$75,000.00 actual damages and punitive damages, with interest and costs of this action, for a

reasonable attorney fee, and for such other relief as this Court may deem appropriate.

Respectfully submitted,

Phillip G. Whaley (OBA No. 13371)

Jason A. Ryan (OBA No. 18824)

Chance Pearson (OBA No. 22269)

RYAN WHALEY COLDIRON SHANDY PLLC

900 Robinson Renaissance

119 North Robinson

Oklahoma City, Oklahoma 73102

Telephone (405) 239-6040

2

Facsimile: (405) 239-6766 jryan@ryanwhaley.com

ATTORNEYS FOR PLAINTIFF